

Information to identify the case:		
Debtor 1	Timothy B Harrity	Social Security number or ITIN xxx-xx-8482
	First Name Middle Name Last Name	EIN --
Debtor 2	Susan I Harrity	Social Security number or ITIN xxx-xx-2129
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 14-70171-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy B Harrity

Susan I Harrity

7/17/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Timothy B Harrity
 Susan I Harrity
 Debtors

Case No. 14-70171-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db/jdb
 cr +Timothy B Harrity, Susan I Harrity, 116 Bridgeview Drive, Somerset, PA 15501-7604
 +JPMORGAN CHASE BANK, N.A., Chase Records Ctr. Attn: Corr. Mail, Mail Code LA4-5555,
 700 Kansas Lane, Monroe, LA 71203-4774
 13818618 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)
 13818621 +Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062-8420
 13818624 +Coll Svc Ctr, 839 Fifth Ave, New Kensington, PA 15068-6303
 13818626 +Credex America, Inc, 5500 Main St Suite 314, Williamsville, NY 14221-6737
 13904715 +JPMorgan Chase Bank, N.A., Attn: Correspondence Mail, 700 Kansas Lane,
 Monroe, LA 71203-4774
 13950009 +JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail code LA4,
 700 Kansas Lane, Monroe, LA 71203-4774
 13818631 +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
 13818634 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2019 03:22:03 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Jul 18 2019 06:53:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13818623 EDI: CHRYSLER.COM Jul 18 2019 06:53:00 Chrysler Financial, P.O. Box 9001921,
 Louisville, KY 40290
 13846806 +E-mail/Text: bankruptcy@cavps.com Jul 18 2019 03:22:57 Cavalry Investments, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13818619 +E-mail/Text: bankruptcy@cavps.com Jul 18 2019 03:22:57 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 13818620 +EDI: CHASE.COM Jul 18 2019 06:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13818622 +EDI: CHRM.COM Jul 18 2019 06:53:00 Chrysler Capital, Po Box 961275,
 Fort Worth, TX 76161-0275
 13818625 +EDI: WFNBN.COM Jul 18 2019 06:53:00 Comenity Bank/Fashbug, Po Box 182272,
 Columbus, OH 43218-2272
 13818628 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 18 2019 03:23:03
 Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 13818627 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 18 2019 03:23:03
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 15025695 EDI: DISCOVER.COM Jul 18 2019 06:53:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany Ohio 43054-3025
 13823387 EDI: DISCOVER.COM Jul 18 2019 06:53:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13818629 +EDI: DISCOVER.COM Jul 18 2019 06:53:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13870277 EDI: RESURGENT.COM Jul 18 2019 06:53:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13818630 +EDI: RESURGENT.COM Jul 18 2019 06:53:00 Lvnv Funding Llc, Po Box 10497,
 Greenville, SC 29603-0497
 13879528 EDI: PRA.COM Jul 18 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13877404 E-mail/Text: bankruptcy@psecu.com Jul 18 2019 03:23:11 PSECU, P.O. Box 67013,
 Harrisburg, PA 17106-7013
 13818632 +EDI: PRA.COM Jul 18 2019 06:53:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 13987593 EDI: RECOVERYCORP.COM Jul 18 2019 06:53:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13818633 +EDI: SEARS.COM Jul 18 2019 06:53:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, National Association et al.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-7

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jul 17, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com
Chandra Marie Arkema on behalf of Creditor JPMorgan Chase Bank, National Association et al.
pabk@logs.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Joint Debtor Susan I Harrity thedebterasers@aol.com
Kenneth P. Seitz on behalf of Debtor Timothy B Harrity thedebterasers@aol.com
Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, N.A. pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8